

SERFF Tracking Number: ALLD-126814745 State: Arkansas  
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 46891  
 Company Tracking Number: GMV SCHEDULE PAGE/SOV FILING  
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium  
 Variable  
 Product Name: GMV Schedule Page and SOV CS52575-GMV  
 Project Name/Number: GMV Schedule Page and SOV CS52575-GMV/GMV Schedule Page and SOV CS52575-GMV

## Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: GMV Schedule Page and SOV SERFF Tr Num: ALLD-126814745 State: Arkansas  
 CS52575-GMV

TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 46891  
 Variable Closed

Sub-TOI: A02I.005 Limited Flexible Premium Co Tr Num: GMV SCHEDULE State Status: Approved-Closed  
 PAGE/SOV FILING

Filing Type: Form

Author: Patricia Evans

Date Submitted: 09/24/2010

Reviewer(s): Linda Bird

Disposition Date: 09/30/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: GMV Schedule Page and SOV CS52575-GMV

Project Number: GMV Schedule Page and SOV CS52575-GMV

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/30/2010

Deemer Date:

Submitted By: Patricia Evans

Filing Description:

Re: Allianz Life Insurance Company of North America/ NAIC # 90611 / FEIN #41-1366075

Individual Annuity Filing

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/30/2010

Created By: Patricia Evans

Corresponding Filing Tracking Number:

The following forms are enclosed for your review.

SERFF Tracking Number: ALLD-126814745 State: Arkansas  
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 46891  
Company Tracking Number: GMV SCHEDULE PAGE/SOV FILING  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium  
Variable  
Product Name: GMV Schedule Page and SOV CS52575-GMV  
Project Name/Number: GMV Schedule Page and SOV CS52575-GMV/GMV Schedule Page and SOV CS52575-GMV  
CS52575-GMV Contract Schedule Page  
CS59951-GMV Contract Schedule Page  
CS51233-GMV Contract Schedule Page  
CS51261-GMV Contract Schedule Page

The above referenced forms are new and may be used with other forms approved in the future. These forms will be sold through independently licensed agents in all markets. These forms are being filed concurrently in Minnesota, our state of domicile. The effective date will be determined by your approval.

The forms are submitted in final printed format except for slight font and formatting variations that may occur due to Allianz Life product printer configurations. Allianz Life takes care to assure that printer-based variations are minimized; however, should changes occur, such changes will not alter the content or meaning of any approved form.

The purpose of this filing is to obtain more flexibility for the Guaranteed Minimum Value structure which would enable us to modify the GMV for new issues only. The GMV Rates will always comply with the minimums set for by Standard Nonforfeiture Law; we will set higher GMV Rates than those minimums for the first 10 Contract Years when necessary to ensure product compliance with the prospective test of Standard Nonforfeiture Law.

Forms CS52575-GMV, CS59951-GMV, CS51233-GMV, and CS51261-GMV are Contract Schedule Pages, that upon approval, may replace previously filed and approved Contract Schedule pages.

- SERFF filing #ALLD-125744313, approved by the Department on 7/31/08, for contract form CS52575;
- SERFF filing #ALLD-126066931 approved by the Department on 3/16/09, for contract forms CS59951-02;
- SERFF filing #ALLD-126066931, approved by the Department on 3/16/09, for contract forms CS51233-01;
- SERFF filing #ALLD-126066931, approved by the Department on 3/16/09, for contract forms CS51261-02.

Primary changes in this filing are contained in the GMV Factor and GMV Interest Rate sections. In addition, the current and guaranteed Current Credited Rate range of variability now displays a minimum rate of 0.05% and any references of the Lehman Brothers U.S. Aggregate Index were replaced with Barclays Capital U.S. Aggregate.

An actuarial memorandum addendum with applicable demonstrations and an actuarial certification regarding the standard nonforfeiture change are attached.

SERFF Tracking Number: ALLD-126814745 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 46891

Company Tracking Number: GMV SCHEDULE PAGE/SOV FILING

TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium

Product Name: GMV Schedule Page and SOV CS52575-GMV

Project Name/Number: GMV Schedule Page and SOV CS52575-GMV/GMV Schedule Page and SOV CS52575-GMV

Thank you for your consideration of this filing. If you have any questions, or if you need additional information to complete your review, please call me at 800.328.5601, extension 47135, send a fax to me at 763.582.6495, or send a note electronically to me at patricia.evans@allianzlife.com.

## Company and Contact

### Filing Contact Information

Patricia Evans, Compliance Analyst Patricia.Evans@Allianzlife.com  
 5701 Golden Hills Drive 763-765-7135 [Phone]  
 Minneapolis, MN 55416 763-765-6306 [FAX]

### Filing Company Information

Allianz Life Insurance Company of North America CoCode: 90611 State of Domicile: Minnesota  
 5701 Golden Hills Drive Group Code: 761 Company Type: 04  
 Minneapolis, MN 55416-1297 Group Name: State ID Number:  
 (800) 328-5601 ext. [Phone] FEIN Number: 41-1366075

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$200.00  
 Retaliatory? No  
 Fee Explanation: Four forms @ \$50.00/each = \$200.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$200.00	09/24/2010	39862810

SERFF Tracking Number: ALLD-126814745 State: Arkansas  
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Variable  
Product Name: GMV Schedule Page and SOV CS52575-GMV  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/30/2010	09/30/2010

SERFF Tracking Number:	ALLD-126814745	State:	Arkansas
Filing Company:	Allianz Life Insurance Company of North America	State Tracking Number:	46891
Company Tracking Number:	GMV SCHEDULE PAGE/SOV FILING		
TOI:	A02I Individual Annuities- Deferred Non-Variable	Sub-TOI:	A02I.005 Limited Flexible Premium
Product Name:	GMV Schedule Page and SOV CS52575-GMV		
Project Name/Number:	GMV Schedule Page and SOV CS52575-GMV/GMV Schedule Page and SOV CS52575-GMV		

## Disposition

Disposition Date: 09/30/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-126814745 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 46891

Company Tracking Number: GMV SCHEDULE PAGE/SOV FILING

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium Variable

Product Name: GMV Schedule Page and SOV CS52575-GMV

Project Name/Number: GMV Schedule Page and SOV CS52575-GMV/GMV Schedule Page and SOV CS52575-GMV

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Actuarial Certification		No
Form	MasterDex X Schedule Page		Yes
Form	Endurance Plus Schedule Page		Yes
Form	MasterDex Plus Schedule Page		Yes
Form	MasterDex 5 Plus Schedule Page		Yes

SERFF Tracking Number: ALLD-126814745 State: Arkansas

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Company Tracking Number: GMV SCHEDULE PAGE/SOV FILING

TOI: A02I Individual Annuities- Deferred Non-Variable Sub-TOI: A02I.005 Limited Flexible Premium

Product Name: GMV Schedule Page and SOV CS52575-GMV

Project Name/Number: GMV Schedule Page and SOV CS52575-GMV/GMV Schedule Page and SOV CS52575-GMV

## Form Schedule

### Lead Form Number: CS52575-GMV

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	CS52575-GMV	Schedule Pages	MasterDex X Schedule Page	Initial		50.900	CS52575-GMV.pdf
	CS59951-GMV	Schedule Pages	Endurance Plus Schedule Page	Initial		50.000	CS59951-GMV.pdf
	CS51233-GMV	Schedule Pages	MasterDex Plus Schedule Page	Initial		50.000	CS51233-GMV.pdf
	CS51261-GMV	Schedule Pages	MasterDex 5 Plus Schedule Page	Initial		50.000	CS51261-GMV.pdf

## Contract Schedule

Annuitant:	[John Doe]	Annuitant's Age and Gender:	[35 Male]
Owner:	[John Doe]	[Joint Owner:	Jane Doe]
Contract Number:	[Specimen]	Contract Date:	[May 15, 2008]
Initial Premium:	[\$100,000]	Monthly Anniversary Day:	[15]
Annuity Date:	[May 15, 2063]		

### Surrender Charge Percentages

Beginning of Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge Percentage	10.00%	10.00%	10.00%	8.75%	7.50%	6.25%	5.00%	3.75%	2.50%	1.25%	0.00%

Starting in Contract Year 4, the Surrender Charge Percentage will decrease by 1.25% on each Contract Anniversary, until Contract Year 11 when the Surrender Charge Percentage will equal 0.00%.

### Premium:

Premium Period:	First [3] Contract Year[s]
Minimum Additional Premium:	[\$25]
Maximum Additional Premium:	[\$25,000] unless we approve a larger amount.
Premium Bonus Percentage:	[7]%

### Vested Bonus Percentages

Beginning of Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Vested Bonus Percentage	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

The Vested Bonus Percentage is constant throughout the Contract Year.

### Values on the Contract Date:

Accumulation Value:	[\$107,000]
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### During the Accumulation Period:

Guaranteed Minimum Value Premium Factor:	[87.5]%
GMV Index Rate:	[2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter.]
GMV Interest Rate:	[2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter.]

Minimum Annual Cap:	[3]%
Minimum Monthly Cap:	[1.25]%
Maximum Annual Spread:	[8]%
Minimum Credited Rate:	[2.5]%

Minimum Surrender Amount:	[\$25]
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Partial Surrender Percentage:	[10]%
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Duplicate Contract Fee:	[\$25]
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### After the Accumulation Period:

Guaranteed Interest Rate for Annuity Payments:	[1]%
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Minimum Annuity Payment:	[\$100]
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## Allocation Information Follows

Contract Schedule (continued)

Initial Allocation Details:

[Index Allocation:	[Standard & Poor's 500* Index]]
[Crediting Method:	[Annual Point-to-Point]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]]%
[Allocated Accumulation Value:	[\$8,560]]
[Participation Rate:	[100]]% for all Contract Years]
[Annual Cap:	[7]]% for the [first Contract Year]]
[Index Allocation:	[Standard & Poor's 500* Index]]
[Crediting Method:	[Monthly Sum]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]]%
[Allocated Accumulation Value:	[\$8,560]]
[Participation Rate:	[100]]% for all Contract Years]
[Monthly Cap:	[3]]% for the [first Contract Year]]
[Index Allocation:	[Standard & Poor's 500* Index]]
[Crediting Method:	[Monthly Average]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]]%
[Allocated Accumulation Value:	[\$8,560]]
[Participation Rate:	[100]]% for all Contract Years]
[Annual Spread:	[1.5]]% for the [first Contract Year]]
[Index Allocation:	[Nasdaq-100®**]]
[Crediting Method:	[Annual Point-to-Point]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]]%
[Allocated Accumulation Value:	[\$8,560]]
[Participation Rate:	[100]]% for all Contract Years]
[Annual Cap:	[6.75]]% for the [first Contract Year]]
[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Sum]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]]%
[Allocated Accumulation Value:	[\$8,560]]
[Participation Rate:	[100]]% for all Contract Years]
[Monthly Cap:	[3.50]]% for the [first Contract Year]]
[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Average]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]]%
[Allocated Accumulation Value:	[\$8,560]]
[Participation Rate:	[100]]% for all Contract Years]
[Annual Spread:	[2]]% for the [first Contract Year]]

Contract Schedule (continued)

[Blended Index Allocation:	[Indexes and Index Weights for all Contract Years:]]	
	[Dow Jones Industrial Average***	Weight of [35]%,
	[Initial Index Value:	[1000]]
	[EURO STOXX 50****	Weight of [20]%,
	[Initial Index Value:	[1000]]
	[Barclays Capital U.S. Aggregate *****	Weight of [35]%,
	[Initial Index Value:	[1000]]
	[Russell 2000	Weight of [10]%,
	[Initial Index Value:	[1000]]
	[Annual Point-to-Point]]	
[Crediting Method:	[8]%	
[Premium Allocation Percentage:	[8]%	
[Allocated Accumulation Value:	[\$[8,560]]	
[Participation Rate:	[100]% for all Contract Years]	
[Annual Cap:	[8.50]% for the [first Contract Year]]	
[Blended Index Allocation:	[Indexes and Index Weights for all Contract Years:]]	
	[Dow Jones Industrial Average***	Weight of [35]%,
	[Initial Index Value:	[1000]]
	[EURO STOXX 50****	Weight of [20]%,
	[Initial Index Value:	[1000]]
	[Barclays Capital U.S. Aggregate *****	Weight of [35]%,
	[Initial Index Value:	[1000]]
	[Russell 2000	Weight of [10]%,
	[Initial Index Value:	[1000]]
	[Monthly Average]]	
[Crediting Method:	[8]%	
[Premium Allocation Percentage:	[8]%	
[Allocated Accumulation Value:	[\$[8,560]]	
[Participation Rate:	[100]% for all Contract Years]	
[Annual Spread:	[0.50]% for the [first Contract Year]]	
[Index Allocation:	[EURO STOXX 50****]]	
	[Annual Point-to-Point]]	
	[1000]]	
	[8]%	
	[\$[8,560]]	
	[100]% for all Contract Years]	
	[6.75]% for the [first Contract Year]]	
[Index Allocation:	[EURO STOXX 50****]]	
	[Monthly Sum]]	
	[1000]]	
	[8]%	
	[\$[8,560]]	
	[100]% for all Contract Years]	
	[3.50]% for the [first Contract Year]]	
[Index Allocation:	[EURO STOXX 50****]]	
	[Monthly Average]]	
	[1000]]	
	[8]%	
	[\$[8,560]]	
	[100]% for all Contract Years]	
	[1.50]% for the [first Contract Year]]	
[Interest Allocation:]	[12]%	
	[\$[12,840]]	
	[2.5%] for the [first Contract Year]]	
Interim Interest Allocation:		
	[2.5%] for the [first Contract Year]	

Contract Schedule (continued)

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## GUARANTEED PURCHASE RATE TABLES

Guaranteed Purchase Rate Tables are based on [1]% interest and the [Annuity 2000 Mortality Tables]. Values for ages and minimum guaranteed terms not shown will be furnished upon request.

TABLE 1, PAYMENTS CERTAIN Monthly Installments, per \$1,000.			TABLE 2, LIFE AND MINIMUM GUARANTEED TERM Monthly Installments, per \$1,000, payable for the number of years specified and thereafter during the lifetime of the Annuitant.						
	No. of Years Certain	Amount of Monthly Installments	Age on Annuity Date	Male Ann.	Life Female Ann.	10 Yrs Certain & Life Male Ann.	Female Ann.	20 Yrs Certain & Life Male Ann.	Female Ann.
	5	\$ [17.08	59	\$ [3.83	\$ 3.47	\$ 3.76	\$ 3.44	\$ 3.51	\$ 3.30
	6	14.30	60	3.95	3.57	3.87	3.53	3.59	3.37
	7	12.32	61	4.07	3.68	3.99	3.63	3.66	3.45
	8	10.83	62	4.21	3.79	4.11	3.74	3.73	3.53
	9	9.68	63	4.35	3.91	4.23	3.85	3.80	3.60
	10	8.75	64	4.50	4.04	4.36	3.97	3.87	3.68
	11	7.99	65	4.67	4.18	4.50	4.10	3.94	3.76
	12	7.36	66	4.84	4.33	4.65	4.23	4.00	3.84
	13	6.83	67	5.03	4.48	4.80	4.37	4.07	3.91
	14	6.37	68	5.22	4.65	4.95	4.52	4.13	3.99
	15	5.98	69	5.43	4.83	5.11	4.67	4.18	4.06
	16	5.63	70	5.66	5.03	5.28	4.83	4.24	4.13
	17	5.33	71	5.90	5.24	5.45	5.00	4.29	4.19
	18	5.05	72	6.15	5.47	5.62	5.18	4.33	4.25
	19	4.81	73	6.42	5.71	5.80	5.37	4.37	4.30
	20	4.59	74	6.71	5.98	5.98	5.56	4.41	4.35
	21	4.40	75	7.02	6.26	6.17	5.76	4.44	4.39
	22	4.22	76	7.36	6.57	6.35	5.96	4.47	4.43
	23	4.05	77	7.71	6.91	6.53	6.17	4.49	4.46
	24	3.90	78	8.09	7.27	6.72	6.38	4.51	4.49
	25	3.76	79	8.50	7.66	6.90	6.59	4.53	4.51
	26	3.64	80	8.93	8.09	7.07	6.79	4.55	4.53
	27	3.52	81	9.40	8.55	7.24	7.00	4.56	4.55
	28	3.41	82	9.90	9.05	7.40	7.19	4.57	4.56
	29	3.31	83	10.43	9.59	7.56	7.37	4.58	4.57
	30	3.21]	84	10.99	10.18	7.70	7.55	4.58	4.58
			85	11.60	10.81	7.84	7.71	4.58	4.58
			86	12.24	11.48	7.96	7.85	4.59	4.59
			87	12.92	12.21	8.07	7.98	4.59	4.59
			88	13.65	12.98	8.18	8.10	4.59	4.59
			89	14.42	13.79	8.27	8.21	4.59	4.59
			90	15.24	14.64	8.36	8.30	4.59	4.59]

**GUARANTEED PURCHASE RATE TABLES (continued)****TABLE 3, JOINT AND SURVIVOR ANNUITY**

Monthly installment per \$1,000, payable as long as either the Annuitant or Contingent Annuitant is living.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.49	\$ 2.63	\$ 2.74	\$ 2.84	\$ 2.90	\$ 2.95	\$ 2.98
55	2.58	2.76	2.94	3.09	3.21	3.29	3.35
60	2.65	2.88	3.12	3.34	3.54	3.69	3.80
65	2.70	2.97	3.27	3.58	3.89	4.16	4.36
70	2.73	3.03	3.38	3.78	4.22	4.64	5.01
75	2.75	3.07	3.46	3.93	4.50	5.11	5.70
80	2.76	3.09	3.51	4.04	4.70	5.50	6.37]

**TABLE 4, JOINT AND 2/3 SURVIVOR ANNUITY**Monthly installment per \$1,000, payable while the Annuitant and Contingent Annuitant are both living.  
2/3 of the amount of payment continues for the life of the remaining Annuitant after one Annuitant dies.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.75	\$ 2.91	\$ 3.07	\$ 3.25	\$ 3.43	\$ 3.62	\$ 3.80
55	2.88	3.08	3.29	3.51	3.73	3.97	4.20
60	3.03	3.26	3.51	3.79	4.08	4.39	4.69
65	3.17	3.44	3.75	4.09	4.48	4.88	5.29
70	3.32	3.62	3.99	4.41	4.90	5.44	6.00
75	3.46	3.80	4.22	4.72	5.32	6.03	6.80
80	3.60	3.97	4.43	5.01	5.73	6.62	7.64]

## CONTRACT SCHEDULE

Annuitant:	[John Doe]	Annuitant's Age and Gender:	[35 Male]
Owner:	[John Doe]	[Joint Owner:	Jane Doe]
Contract Number:	[Specimen]	Contract Date:	[June 15, 2007]
Initial Premium:	[\$100,000]		
Annuity Date:	[May 15, 2062]		

### TABLE OF SURRENDER CHARGE PERCENTAGES

Duration of Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge Percentage	10.00%	10.00%	10.00%	8.75%	7.50%	6.25%	5.00%	3.75%	2.50%	1.25%	0.00%

Starting in Contract Year 4, the Surrender Charge Percentage will decrease by 1.25% on each Contract Anniversary, until Contract Year 11 when the Surrender Charge Percentage will equal 0.00%.

#### Values on the Contract Date:

Accumulation Value (ACV): \$[100,000]

Enhanced Withdrawal Benefit (EWB): \$[115,000]

#### Rates Applicable on the Contract Date:

Enhanced Withdrawal Benefit Bonus Percentage: [15]% for the first [three] Contract Years

Enhanced Interest Factor: [110]% for all Contract Years

#### Interim Interest Allocation:

Current Credited Rate: [1.5]% for the first Contract Year, no less than [1.5]% thereafter.

Guaranteed Minimum Value (GMV) Premium Factor: [87.5]%

GMV Interest Rate: [2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter] for any Index Allocation,  
[2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter] for any Interest Allocation

#### After the Annuity Date:

Guaranteed Interest Rate for Annuity Payments: [1]%

#### Lifetime Withdrawal Annual Withdrawal Percentage Table

##### Owner's Age if single exercise:

Ages [60 – 69]: [5]%

Ages [70 – 79]: [6]%

Ages [80 – 90]: [7]%

##### Younger Owner's Age if joint exercise:

Ages [60 – 69]: [4.5]%

Ages [70 – 79]: [5.5]%

Ages [80 -- 90]: [6.5]%

### ALLOCATION INFORMATION FOLLOWS

## CONTRACT SCHEDULE (continued)

### Initial Allocation Details:

Index Allocation:	[FTSE 100*]
Crediting Method:	[Annual Point-to-Point]
Initial Index Value:	[1000]
Premium Allocation Percentage:	[8]%
Allocated ACV:	[\$8,000]
Allocated EWB:	[\$9,200]
Participation Rate:	[100]% for all Contract Years
Cap:	[6.75]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%

[Index Allocation:	[FTSE 100*]]
[Crediting Method:	[Monthly Sum]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]%
[Allocated ACV:	[\$8,000]]
[Allocated EWB:	[\$9,200]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.50]% for the [first Contract Year], subsequent Contract Years will not be less than [1.25]%

[Index Allocation:	[FTSE 100*]]
[Crediting Method:	[Monthly Average]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]%
[Allocated ACV:	[\$8,000]]
[Allocated EWB:	[\$9,200]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[1.50]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%

[Index Allocation:	[Nasdaq-100®**]]
[Crediting Method:	[Annual Point-to-Point]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]%
[Allocated ACV:	[\$8,000]]
[Allocated EWB:	[\$9,200]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[6.75]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%

[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Sum]]
[Initial Index Value:	[1000]]
[Premium Allocation Percentage:	[8]%
[Allocated ACV:	[\$8,000]]
[Allocated EWB:	[\$9,200]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.50]% for the [first Contract Year], subsequent Contract Years will not be less than [1.25]%

# CONTRACT SCHEDULE (continued)

[Index Allocation: [Crediting Method: [Initial Index Value: [Premium Allocation Percentage: [Allocated ACV: [Allocated EWB: [Participation Rate: [Annual Spread:	[Nasdaq-100**] [Monthly Average]] [1000]] [8]% \$[8,000]] \$[9,200]] [100]% for all Contract Years [2]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%
[Index Allocation: [Crediting Method: [Initial Index Value: [Premium Allocation Percentage: [Allocated ACV: [Allocated EWB: [Participation Rate: [Cap:	[Standard & Poor's 500*** Index]] [Annual Point-to-Point]] [1000]] [8]% \$[8,000]] \$[9,200]] [100]% for all Contract Years [7]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%
[Index Allocation: [Crediting Method: [Initial Index Value: [Premium Allocation Percentage: [Allocated ACV: [Allocated EWB: [Participation Rate: [Cap:	[Standard & Poor's 500*** Index]] [Monthly Sum]] [1000]] [8]% \$[8,000]] \$[9,200]] [100]% for all Contract Years [3.00]% for the [first Contract Year], subsequent Contract Years will not be less than [1.25]%
[Index Allocation: [Crediting Method: [Initial Index Value: [Premium Allocation Percentage: [Allocated ACV: [Allocated EWB: [Participation Rate: [Annual Spread:	[Standard & Poor's 500*** Index]] [Monthly Average]] [1000]] [8]% \$[8,000]] \$[9,200]] [100]% for all Contract Years [1.5]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%
[Blended Index Allocation:]     [Crediting Method: [Premium Allocation Percentage: [Allocated ACV: [Allocated EWB: [Participation Rate: [Cap:	[Indexes and Index Weights for all Contract Years:] [Dow Jones Industrials**** Weight of [35]%, [Initial Index Value: [1000]] FTSE 100* Weight of [20]%, [Initial Index Value: [1000]] Barclays Capital U.S. Aggregate***** Weight of [35]%, [Initial Index Value: [1000]] Russell 2000 Weight of [10]%, [Initial Index Value: [1000]] [Annual Point-to-Point]] [8]% \$[8,000]] \$[9,200]] [100]% for all Contract Years [8.50]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%

## CONTRACT SCHEDULE (continued)

### [Blended Index Allocation:]

### [Indexes and Index Weights for all Contract Years:]

	[Dow Jones Industrials****]	Weight of [35]%,
	[Initial Index Value:	[1000]]
	FTSE 100*	Weight of [20]%,
	[Initial Index Value:	[1000]]
	Barclays Capital U.S. Aggregate*****	Weight of [35]%,
	[Initial Index Value:	[1000]]
	Russell 2000	Weight of [10]%
	[Initial Index Value:	[1000]]
	[Monthly Average]]	
[Crediting Method:		
[Premium Allocation Percentage:	[8]%	
[Allocated ACV:	[\$8,000]]	
[Allocated EWB:	[\$9,200]]	
[Participation Rate:	[100]% for all Contract Years]	
[Annual Spread:	[0.50]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%	

### [Fixed Interest Allocation:]

[Premium Allocation Percentage:	[12]%
[Allocated ACV:	[\$12,000]]
[Allocated EWB:	[\$13,800]]
[Current Credited Rate:	[1.5]% for the [first Contract Year], no less than [1.5]% thereafter]

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[\*\*\*\*\*The Barclay's Capital U.S. Aggregate Bond Index is comprised of U.S. investment grade, fixed rate bond market securities, including government, government agency, corporate, and mortgage-backed securities. Barclays Capital and Barclays Capital U.S. Aggregate Bond Index are trademarks of Barclays Capital Inc. ("Barclays Capital"). The product is not sponsored or endorsed by Barclays Capital, and no representation or warranty to purchasers of the product is made regarding the advisability of purchasing the product. Barclays Capital's only relationship to Allianz Life Insurance Company of North America ("Allianz") is the licensing of the Barclays Capital Indices which is determined, composed, and calculated by Barclays Capital without regard to Allianz or the product. Barclays Capital does not guarantee the quality, accuracy and/or the completeness of the Barclays Capital indices, or any data included therein, or otherwise obtained by Allianz, owners of the [ProductName SM] Annuity, or any other person or entity from the use of the Barclays Capital indices in connection with the right licensed hereunder or for any other use.]

## GUARANTEED PURCHASE RATE TABLES

Guaranteed Purchase Rate Tables are based on [1]% interest and the [Annuity 2000 Mortality Tables]. Values for ages and minimum guaranteed terms not shown will be furnished upon request.

TABLE 1, PAYMENTS CERTAIN Monthly Installments, per \$1,000.			TABLE 2, LIFE AND MINIMUM GUARANTEED TERM Monthly Installments, per \$1,000, payable for the number of years specified and thereafter during the lifetime of the Annuitant.						
	No. of Years Certain	Amount of Monthly Installments	Age on Annuity Date	Life Male Ann.	Life Female Ann.	10 Yrs Certain & Life Male Ann.	10 Yrs Certain & Life Female Ann.	20 Yrs Certain & Life Male Ann.	20 Yrs Certain & Life Female Ann.
	5	\$ [17.08	59	\$ [3.83	\$ 3.47	\$ 3.76	\$ 3.44	\$ 3.51	\$ 3.30
	6	14.30	60	3.95	3.57	3.87	3.53	3.59	3.37
	7	12.32	61	4.07	3.68	3.99	3.63	3.66	3.45
	8	10.83	62	4.21	3.79	4.11	3.74	3.73	3.53
	9	9.68	63	4.35	3.91	4.23	3.85	3.80	3.60
	10	8.75	64	4.50	4.04	4.36	3.97	3.87	3.68
	11	7.99	65	4.67	4.18	4.50	4.10	3.94	3.76
	12	7.36	66	4.84	4.33	4.65	4.23	4.00	3.84
	13	6.83	67	5.03	4.48	4.80	4.37	4.07	3.91
	14	6.37	68	5.22	4.65	4.95	4.52	4.13	3.99
	15	5.98	69	5.43	4.83	5.11	4.67	4.18	4.06
	16	5.63	70	5.66	5.03	5.28	4.83	4.24	4.13
	17	5.33	71	5.90	5.24	5.45	5.00	4.29	4.19
	18	5.05	72	6.15	5.47	5.62	5.18	4.33	4.25
	19	4.81	73	6.42	5.71	5.80	5.37	4.37	4.30
	20	4.59	74	6.71	5.98	5.98	5.56	4.41	4.35
	21	4.40	75	7.02	6.26	6.17	5.76	4.44	4.39
	22	4.22	76	7.36	6.57	6.35	5.96	4.47	4.43
	23	4.05	77	7.71	6.91	6.53	6.17	4.49	4.46
	24	3.90	78	8.09	7.27	6.72	6.38	4.51	4.49
	25	3.76	79	8.50	7.66	6.90	6.59	4.53	4.51
	26	3.64	80	8.93	8.09	7.07	6.79	4.55	4.53
	27	3.52	81	9.40	8.55	7.24	7.00	4.56	4.55
	28	3.41	82	9.90	9.05	7.40	7.19	4.57	4.56
	29	3.31	83	10.43	9.59	7.56	7.37	4.58	4.57
	30	3.21]	84	10.99	10.18	7.70	7.55	4.58	4.58
			85	11.60	10.81	7.84	7.71	4.58	4.58
			86	12.24	11.48	7.96	7.85	4.59	4.59
			87	12.92	12.21	8.07	7.98	4.59	4.59
			88	13.65	12.98	8.18	8.10	4.59	4.59
			89	14.42	13.79	8.27	8.21	4.59	4.59
			90	15.24	14.64	8.36	8.30	4.59	4.59]

## GUARANTEED PURCHASE RATE TABLES (continued)

TABLE 3, JOINT AND SURVIVOR ANNUITY

Monthly installment per \$1,000, payable as long as either the Annuitant or Contingent Annuitant is living.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.49	\$ 2.63	\$ 2.74	\$ 2.84	\$ 2.90	\$ 2.95	\$ 2.98
55	2.58	2.76	2.94	3.09	3.21	3.29	3.35
60	2.65	2.88	3.12	3.34	3.54	3.69	3.80
65	2.70	2.97	3.27	3.58	3.89	4.16	4.36
70	2.73	3.03	3.38	3.78	4.22	4.64	5.01
75	2.75	3.07	3.46	3.93	4.50	5.11	5.70
80	2.76	3.09	3.51	4.04	4.70	5.50	6.37]

TABLE 4, JOINT AND 2/3 SURVIVOR ANNUITY

Monthly installment per \$1,000, payable while the Annuitant and Contingent Annuitant are both living.  
2/3 of the amount of payment continues for the life of the remaining Annuitant after one Annuitant dies.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.75	\$ 2.91	\$ 3.07	\$ 3.25	\$ 3.43	\$ 3.62	\$ 3.80
55	2.88	3.08	3.29	3.51	3.73	3.97	4.20
60	3.03	3.26	3.51	3.79	4.08	4.39	4.69
65	3.17	3.44	3.75	4.09	4.48	4.88	5.29
70	3.32	3.62	3.99	4.41	4.90	5.44	6.00
75	3.46	3.80	4.22	4.72	5.32	6.03	6.80
80	3.60	3.97	4.43	5.01	5.73	6.62	7.64]

## CONTRACT SCHEDULE

Annuitant:	[John Doe]	Annuitant's Age and Gender:	[35 Male]
Owner:	[John Doe]	[Joint Owner:	Jane Doe]
Contract Number:	[Specimen]	Contract Date:	[June 15, 2007]
Initial Premium:	[\$100,000]	Monthly Anniversary Day:	[15]
Annuity Date:	[June 15, 2062]		

## TABLE OF SURRENDER CHARGE PERCENTAGES

Beginning of Contract Year	1	2	3	4	5	6	7	8 +
Surrender Charge Percentage	10.00%	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	0.00%

The Surrender Charge Percentage will decrease by 1/12 of 1% on each Monthly Anniversary Day, until the beginning of Contract Year 8 when the Surrender Charge will equal 0.00%.

Values on the Contract Date:

Accumulation Value (ACV):	\$[100,000]
---------------------------	-------------

Rates Applicable on the Contract Date:

Interim Interest Allocation:

Current Credited Rate: [1.5]% for the first Contract Year, no less than [1.5]% thereafter.

Guaranteed Minimum Value (GMV) Premium Factor: [87.5]%

GMV Interest Rate:	[2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter] for any Index Allocation, [2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter] for any Interest Allocation.
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After the Annuity Date:

Guaranteed Interest Rate for Annuity Payments: [1]%

## ALLOCATION INFORMATION FOLLOWS

CONTRACT SCHEDULE (continued)

Initial Allocation Details:

Index Allocation:	[FTSE 100*]
Crediting Method:	[Annual Point-to-Point]
Premium Allocation Percentage:	[8]%
Allocated ACV:	[\$8,000]
Participation Rate:	[100]% for all Contract Years
Cap:	[6.75]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%
[Index Allocation:	[FTSE 100*]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.50]% for the [first Contract Year], subsequent Contract Years will not be less than [1.25]%]
[Index Allocation:	[FTSE 100*]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[1.50]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]
[Index Allocation:	[Nasdaq-100@**]]
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[6.75]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%]
[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.50]% for the [first Contract Year], subsequent Contract Years will not be less than [1.25]%]
[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[2]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]
[Index Allocation:	[Standard & Poor's 500*** Index]]
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[7]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%]

# CONTRACT SCHEDULE (continued)

[Index Allocation:	[Standard & Poor's 500*** Index]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]]%
[Allocated ACV:	[\$[8,000]]
[Participation Rate:	[100]]% for all Contract Years]
[Cap:	[3.00]]% for the [first Contract Year], subsequent Contract Years will not be less than [1.25]]%

[Index Allocation:	[Standard & Poor's 500*** Index]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]]%
[Allocated ACV:	[\$[8,000]]
[Participation Rate:	[100]]% for all Contract Years]
[Annual Spread:	[1.5]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%

[Blended Index Allocation:]	[Indexes and Index Weights for all Contract Years:]
	[Dow Jones Industrials**** Weight of [35]]%,
	FTSE 100* Weight of [20]]%,
	Barclays Capital U.S. Aggregate ***** Weight of [35]]%,
	Russell 2000 Weight of [10]]%
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]]%
[Allocated ACV:	[\$[8,000]]
[Participation Rate:	[100]]% for all Contract Years]
[Cap:	[8.50]]% for the [first Contract Year], subsequent Contract Years will not be less than [3]]%

[Blended Index Allocation:]	[Indexes and Index Weights for all Contract Years:]
	[Dow Jones Industrials**** Weight of [35]]%,
	FTSE 100* Weight of [20]]%,
	Barclays Capital U.S. Aggregate ***** Weight of [35]]%,
	Russell 2000 Weight of [10]]%
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]]%
[Allocated ACV:	[\$[8,000]]
[Participation Rate:	[100]]% for all Contract Years]
[Annual Spread:	[0.50]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%

[Fixed Interest Allocation:]	
[Premium Allocation Percentage:	[12]]%
[Allocated ACV:	[\$[12,000]]
[Current Credited Rate:	[1.5]]% for the [first Contract Year], no less than [1.5]]% thereafter.]

## CONTRACT SCHEDULE (continued)

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## GUARANTEED PURCHASE RATE TABLES

Guaranteed Purchase Rate Tables are based on [1]% interest and the [Annuity 2000 Mortality Tables]. Values for ages and minimum guaranteed terms not shown will be furnished upon request.

TABLE 1, PAYMENTS CERTAIN Monthly Installments, per \$1,000.			TABLE 2, LIFE AND MINIMUM GUARANTEED TERM Monthly Installments, per \$1,000, payable for the number of years specified and thereafter during the lifetime of the Annuitant.						
	No. of Years Certain	Amount of Monthly Installments	Age on Annuity Date	Life Male Ann.	Life Female Ann.	10 Yrs Certain & Life Male Ann.	10 Yrs Certain & Life Female Ann.	20 Yrs Certain & Life Male Ann.	20 Yrs Certain & Life Female Ann.
	5	\$ [17.08	59	\$ [3.83	\$ 3.47	\$ 3.76	\$ 3.44	\$ 3.51	\$ 3.30
	6	14.30	60	3.95	3.57	3.87	3.53	3.59	3.37
	7	12.32	61	4.07	3.68	3.99	3.63	3.66	3.45
	8	10.83	62	4.21	3.79	4.11	3.74	3.73	3.53
	9	9.68	63	4.35	3.91	4.23	3.85	3.80	3.60
	10	8.75	64	4.50	4.04	4.36	3.97	3.87	3.68
	11	7.99	65	4.67	4.18	4.50	4.10	3.94	3.76
	12	7.36	66	4.84	4.33	4.65	4.23	4.00	3.84
	13	6.83	67	5.03	4.48	4.80	4.37	4.07	3.91
	14	6.37	68	5.22	4.65	4.95	4.52	4.13	3.99
	15	5.98	69	5.43	4.83	5.11	4.67	4.18	4.06
	16	5.63	70	5.66	5.03	5.28	4.83	4.24	4.13
	17	5.33	71	5.90	5.24	5.45	5.00	4.29	4.19
	18	5.05	72	6.15	5.47	5.62	5.18	4.33	4.25
	19	4.81	73	6.42	5.71	5.80	5.37	4.37	4.30
	20	4.59	74	6.71	5.98	5.98	5.56	4.41	4.35
	21	4.40	75	7.02	6.26	6.17	5.76	4.44	4.39
	22	4.22	76	7.36	6.57	6.35	5.96	4.47	4.43
	23	4.05	77	7.71	6.91	6.53	6.17	4.49	4.46
	24	3.90	78	8.09	7.27	6.72	6.38	4.51	4.49
	25	3.76	79	8.50	7.66	6.90	6.59	4.53	4.51
	26	3.64	80	8.93	8.09	7.07	6.79	4.55	4.53
	27	3.52	81	9.40	8.55	7.24	7.00	4.56	4.55
	28	3.41	82	9.90	9.05	7.40	7.19	4.57	4.56
	29	3.31	83	10.43	9.59	7.56	7.37	4.58	4.57
	30	3.21]	84	10.99	10.18	7.70	7.55	4.58	4.58
			85	11.60	10.81	7.84	7.71	4.58	4.58
			86	12.24	11.48	7.96	7.85	4.59	4.59
			87	12.92	12.21	8.07	7.98	4.59	4.59
			88	13.65	12.98	8.18	8.10	4.59	4.59
			89	14.42	13.79	8.27	8.21	4.59	4.59
			90	15.24	14.64	8.36	8.30	4.59	4.59]

## GUARANTEED PURCHASE RATE TABLES (continued)

TABLE 3, JOINT AND SURVIVOR ANNUITY

Monthly installment per \$1,000, payable as long as either the Annuitant or Contingent Annuitant is living.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.49	\$ 2.63	\$ 2.74	\$ 2.84	\$ 2.90	\$ 2.95	\$ 2.98
55	2.58	2.76	2.94	3.09	3.21	3.29	3.35
60	2.65	2.88	3.12	3.34	3.54	3.69	3.80
65	2.70	2.97	3.27	3.58	3.89	4.16	4.36
70	2.73	3.03	3.38	3.78	4.22	4.64	5.01
75	2.75	3.07	3.46	3.93	4.50	5.11	5.70
80	2.76	3.09	3.51	4.04	4.70	5.50	6.37]

TABLE 4, JOINT AND 2/3 SURVIVOR ANNUITY

Monthly installment per \$1,000, payable while the Annuitant and Contingent Annuitant are both living.  
2/3 of the amount of payment continues for the life of the remaining Annuitant after one Annuitant dies.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.75	\$ 2.91	\$ 3.07	\$ 3.25	\$ 3.43	\$ 3.62	\$ 3.80
55	2.88	3.08	3.29	3.51	3.73	3.97	4.20
60	3.03	3.26	3.51	3.79	4.08	4.39	4.69
65	3.17	3.44	3.75	4.09	4.48	4.88	5.29
70	3.32	3.62	3.99	4.41	4.90	5.44	6.00
75	3.46	3.80	4.22	4.72	5.32	6.03	6.80
80	3.60	3.97	4.43	5.01	5.73	6.62	7.64]

## CONTRACT SCHEDULE

Annuitant:	[John Doe]	Annuitant's Age and Gender:	[35 Male]
Owner:	[John Doe]	[Joint Owner:	Jane Doe]
Contract Number:	[Specimen]	Contract Date:	[June 15, 2007]
Initial Premium:	[\$100,000]	Monthly Anniversary Day:	[15]
Annuity Date:	[June 15, 2062]		

### TABLE OF SURRENDER CHARGE PERCENTAGES

Beginning of Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge Percentage	15.00%	15.00%	15.00%	15.00%	12.86%	10.71%	8.57%	6.43%	4.29%	2.14%	0.00%

Beginning in Contract Year 4, the Surrender Charge Percentage will decrease by 0.1786% on each Monthly Anniversary Day, until the beginning of Contract Year 11 when the Surrender Charge will equal 0.00%.

#### Accumulation Period:

Premium Bonus Percentage: [5]% for the first [5] Contract Years

#### Values on the Contract Date:

Accumulation Value (ACV): \$[105,000]

#### Rates Applicable on the Contract Date:

Interim Interest Allocation:

Current Credited Rate: [1.5]% for the first Contract Year, no less than [1.5]% thereafter.

Guaranteed Minimum Value (GMV) Premium Factor: [87.5]%

GMV Interest Rate: [2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter] for any Index Allocation,  
[2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter] for any Interest Allocation.

#### After the Annuity Date:

Guaranteed Interest Rate for Annuity Payments: [1]%

### ALLOCATION INFORMATION FOLLOWS

## CONTRACT SCHEDULE (continued)

### Initial Allocation Details:

Index Allocation:	[FTSE 100*]
Crediting Method:	[Annual Point-to-Point]
Premium Allocation Percentage:	[8]%
Allocated ACV:	[\$8,400]
Participation Rate:	[100]% for all Contract Years
Cap:	[6.75]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%
[Index Allocation:	[FTSE 100*]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.50]% for the [first Contract Year], subsequent Contract Years will not be less than [1.25]%]
[Index Allocation:	[FTSE 100*]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[1.50]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]
[Index Allocation:	[Nasdaq-100@**]]
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[6.75]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%]
[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.50]% for the [first Contract Year], subsequent Contract Years will not be less than [1.25]%]
[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[2]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]
[Index Allocation:	[Standard & Poor's 500*** Index]]
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[7]% for the [first Contract Year], subsequent Contract Years will not be less than [3]%]

# CONTRACT SCHEDULE (continued)

[Index Allocation:	[Standard & Poor's 500*** Index]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]]%
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]]% for all Contract Years]
[Cap:	[3.00]]% for the [first Contract Year], subsequent Contract Years will not be less than [1.25]]%

[Index Allocation:	[Standard & Poor's 500*** Index]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]]%
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]]% for all Contract Years]
[Annual Spread:	[1.5]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%

[Blended Index Allocation:]	[Indexes and Index Weights for all Contract Years:]
	[Dow Jones Industrials**** Weight of [35]]%,
	FTSE 100* Weight of [20]]%,
	Barclays Capital U.S. Aggregate ***** Weight of [35]]%,
	Russell 2000 Weight of [10]]%
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]]%
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]]% for all Contract Years]
[Cap:	[8.50]]% for the [first Contract Year], subsequent Contract Years will not be less than [3]]%

[Blended Index Allocation:]	[Indexes and Index Weights for all Contract Years:]
	[Dow Jones Industrials**** Weight of [35]]%,
	FTSE 100* Weight of [20]]%,
	Barclays Capital U.S. Aggregate ***** Weight of [35]]%,
	Russell 2000 Weight of [10]]%
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]]%
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]]% for all Contract Years]
[Annual Spread:	[0.50]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%

[Fixed Interest Allocation:]	
[Premium Allocation Percentage:	[12]]%
[Allocated ACV:	[\$12,600]]
[Current Credited Rate:	[1.5]]% for the [first Contract Year], no less than [1.5]]% thereafter.]

CONTRACT SCHEDULE (continued)

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## GUARANTEED PURCHASE RATE TABLES

Guaranteed Purchase Rate Tables are based on [1]% interest and the [Annuity 2000 Mortality Tables]. Values for ages and minimum guaranteed terms not shown will be furnished upon request.

TABLE 1, PAYMENTS CERTAIN Monthly Installments, per \$1,000.			TABLE 2, LIFE AND MINIMUM GUARANTEED TERM Monthly Installments, per \$1,000, payable for the number of years specified and thereafter during the lifetime of the Annuitant.						
	No. of Years Certain	Amount of Monthly Installments	Age on Annuity Date	Male Ann.	Life Female Ann.	10 Yrs Certain & Life Male Ann.	20 Yrs Certain & Life Female Ann.	Male Ann.	Female Ann.
	5	\$ [17.08	59	\$ [3.83	\$ 3.47	\$ 3.76	\$ 3.44	\$ 3.51	\$ 3.30
	6	14.30	60	3.95	3.57	3.87	3.53	3.59	3.37
	7	12.32	61	4.07	3.68	3.99	3.63	3.66	3.45
	8	10.83	62	4.21	3.79	4.11	3.74	3.73	3.53
	9	9.68	63	4.35	3.91	4.23	3.85	3.80	3.60
	10	8.75	64	4.50	4.04	4.36	3.97	3.87	3.68
	11	7.99	65	4.67	4.18	4.50	4.10	3.94	3.76
	12	7.36	66	4.84	4.33	4.65	4.23	4.00	3.84
	13	6.83	67	5.03	4.48	4.80	4.37	4.07	3.91
	14	6.37	68	5.22	4.65	4.95	4.52	4.13	3.99
	15	5.98	69	5.43	4.83	5.11	4.67	4.18	4.06
	16	5.63	70	5.66	5.03	5.28	4.83	4.24	4.13
	17	5.33	71	5.90	5.24	5.45	5.00	4.29	4.19
	18	5.05	72	6.15	5.47	5.62	5.18	4.33	4.25
	19	4.81	73	6.42	5.71	5.80	5.37	4.37	4.30
	20	4.59	74	6.71	5.98	5.98	5.56	4.41	4.35
	21	4.40	75	7.02	6.26	6.17	5.76	4.44	4.39
	22	4.22	76	7.36	6.57	6.35	5.96	4.47	4.43
	23	4.05	77	7.71	6.91	6.53	6.17	4.49	4.46
	24	3.90	78	8.09	7.27	6.72	6.38	4.51	4.49
	25	3.76	79	8.50	7.66	6.90	6.59	4.53	4.51
	26	3.64	80	8.93	8.09	7.07	6.79	4.55	4.53
	27	3.52	81	9.40	8.55	7.24	7.00	4.56	4.55
	28	3.41	82	9.90	9.05	7.40	7.19	4.57	4.56
	29	3.31	83	10.43	9.59	7.56	7.37	4.58	4.57
	30	3.21]	84	10.99	10.18	7.70	7.55	4.58	4.58
			85	11.60	10.81	7.84	7.71	4.58	4.58
			86	12.24	11.48	7.96	7.85	4.59	4.59
			87	12.92	12.21	8.07	7.98	4.59	4.59
			88	13.65	12.98	8.18	8.10	4.59	4.59
			89	14.42	13.79	8.27	8.21	4.59	4.59
			90	15.24	14.64	8.36	8.30	4.59	4.59]

## GUARANTEED PURCHASE RATE TABLES (continued)

TABLE 3, JOINT AND SURVIVOR ANNUITY

Monthly installment per \$1,000, payable as long as either the Annuitant or Contingent Annuitant is living.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.49	\$ 2.63	\$ 2.74	\$ 2.84	\$ 2.90	\$ 2.95	\$ 2.98
55	2.58	2.76	2.94	3.09	3.21	3.29	3.35
60	2.65	2.88	3.12	3.34	3.54	3.69	3.80
65	2.70	2.97	3.27	3.58	3.89	4.16	4.36
70	2.73	3.03	3.38	3.78	4.22	4.64	5.01
75	2.75	3.07	3.46	3.93	4.50	5.11	5.70
80	2.76	3.09	3.51	4.04	4.70	5.50	6.37]

TABLE 4, JOINT AND 2/3 SURVIVOR ANNUITY

Monthly installment per \$1,000, payable while the Annuitant and Contingent Annuitant are both living.  
2/3 of the amount of payment continues for the life of the remaining Annuitant after one Annuitant dies.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.75	\$ 2.91	\$ 3.07	\$ 3.25	\$ 3.43	\$ 3.62	\$ 3.80
55	2.88	3.08	3.29	3.51	3.73	3.97	4.20
60	3.03	3.26	3.51	3.79	4.08	4.39	4.69
65	3.17	3.44	3.75	4.09	4.48	4.88	5.29
70	3.32	3.62	3.99	4.41	4.90	5.44	6.00
75	3.46	3.80	4.22	4.72	5.32	6.03	6.80
80	3.60	3.97	4.43	5.01	5.73	6.62	7.64]

### [Income Withdrawal Rider

Annual Rider Charge: [0.40]%

Eligible Ages for Income Withdrawals: [60-90]

#### Annual Withdrawal Percentage Table

Owner's Age at the time Income Withdrawal payments begin, if single life withdrawal option:

Ages [60 – 69]: [5]%  
Ages [70 – 79]: [6]%  
Ages [80 – 90]: [7]%

Younger Owner's Age at the time Income Withdrawal payments begin, if joint life withdrawal option:

Ages [60 – 69]: [4.5]%  
Ages [70 – 79]: [5.5]%  
Ages [80 – 90]: [6.5]%]

Treasury Benchmark Rate: [5]%

Minimum Income Withdrawal payment: \$[100] ]

### [Income Withdrawal Inflation Rider

Annual Rider Charge: [0.15]% ]

SERFF Tracking Number: ALLD-126814745 State: Arkansas  
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 46891  
Company Tracking Number: GMV SCHEDULE PAGE/SOV FILING  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium  
Variable  
Product Name: GMV Schedule Page and SOV CS52575-GMV  
Project Name/Number: GMV Schedule Page and SOV CS52575-GMV/GMV Schedule Page and SOV CS52575-GMV

## Supporting Document Schedules

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachments:**

Certificate of Compliance Reg 19 and 11-83 incl EI cert.pdf  
Certificate of Readability.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Application

**Comments:**

Previously approved application ANN-03 (approved 8/27/07, ALLC-125264320) will be used with these forms.

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Statement of Variability

**Comments:**

**Attachments:**

CS52575-GMV SOV.pdf  
CS51233-GMV SOV.pdf  
CS51261-GMV SOV.pdf  
CS59951-GMV SOV.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Actuarial Certification

**Comments:**

**Attachment:**

AR Cert.pdf

## CERTIFICATE OF COMPLIANCE

Allianz Life Insurance Company of North America hereby certifies that the policy forms listed below are in compliance with all of the requirements of Arkansas Rule and Regulation 19§10B as well as all applicable requirements of the Arkansas Insurance Department.

Allianz Life Insurance Company of North America also certifies that the guidelines of Arkansas Bulletin 11-83 have been reviewed relative to the forms listed below. The forms comply with all provisions of the Bulletin.

In addition, we certify that the forms comply with the Arkansas External-Indexed Contract Guidelines for Disclosure and Advertising and Agent Education.

Allianz Life Insurance Company of North America



---

Martin G. Kline  
Senior Director Actuary

September 24, 2010

### Contract Form Numbers:

CS52575-GMV  
CS51233-GMV  
CS51261-GMV  
CS59951-GMV

**CERTIFICATE OF READABILITY**

<b>Contract Form</b>	<b>Flesch Score</b>
CS52575-GMV	50.9
CS59951-GMV	50
CS51233-GMV	50
CS51261-GMV	50

It is hereby certified that each policy form listed above meets the minimum reading ease score required in your state.

The Flesch score was calculated using the text of the entire form. ("Text" is as defined by state regulations).

Each form is readable and complies with all applicable state rules and regulations as to size of print, format and arrangement.



Date: September 10, 2010

Martin G. Kline, Sr. Director Actuary

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C52575, Contract Schedule Form CS52575-GMV**

Contract holder specific variable information such as name, dates, etc. is not detailed below.  
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.

<b>Page #</b>	<b>Variable</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Current</b>	<b>Effective</b>	<b>Comments</b>
Front and back covers	Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	These names/signatures will change if the officers change. If officer's names change, we will prepare and submit all required filings at the time of any change.
3	Premium Period	First contract year	First 50 contract years	First 3 contract years	Contract duration	Varies with market conditions and profitability concerns.
3	Minimum Additional Premium	\$0	\$100	\$25	Contract duration	Varies with market conditions and administrative efficiencies.
3	Maximum Additional Premium	\$1,000	\$100,000	\$25,000	Contract duration	Varies with market conditions and profitability concerns.
3	Premium Bonus Percentage	1%	17%	7%	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	Guaranteed Minimum Value Premium Factor	87.5%	100%	87.5%	Contract duration	Varies with market conditions and profitability concerns.

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C52575, Contract Schedule Form CS52575-GMV**

Page #	Variable	Minimum	Maximum	Current	Effective	Comments
3	GMV Index Rate	1%	10%	2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter	Contract duration	<p>The GMV interest rate for index allocations will never be less than the SNFL minimum, which is a) minus b) minus c), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</li> <li>b) is 125 basis points</li> <li>c) is the equity index offset</li> </ul> <ul style="list-style-type: none"> <li>• The equity index offset is the lesser of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.</li> <li>• The SNFL minimum is rounded to the nearest 5 basis points</li> <li>• The SNFL minimum is never lower than 1%</li> <li>• The SNFL minimum is never greater than 3%</li> </ul> <p>During the first 10 Contract Years, the GMV Rate may be set higher than the SNFL minimum if necessary to ensure compliance with the prospective test.</p> <p>A change in the GMV interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</p> <p>*Example, the GMV interest rate for November contract issues is based on the average daily closing values in the month of September.</p>

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C52575, Contract Schedule Form CS52575-GMV**

Page #	Variable	Minimum	Maximum	Current	Effective	Comments
3	GMV Interest Rate	1%	10%	2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter	Contract duration	<p>*The GMV interest rate for interest allocations will never be less than the SNFL minimum, which is a) minus b), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</li> <li>b) is 125 basis points</li> </ul> <ul style="list-style-type: none"> <li>• The SNFL minimum is rounded to the nearest 5 basis points</li> <li>• The SNFL minimum is never lower than 1%</li> <li>• The SNFL minimum is never greater than 3%</li> </ul> <p>During the first 10 Contract Years, the GMV Rate may be set greater than the SNFL minimum if necessary to ensure compliance with the prospective test.</p> <p>A change in the GMV interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</p> <p>*Example, the GMV interest rate for November contract issues is based on the average daily closing values in the month of September.</p>
3	Minimum Annual Cap	1%	10%	3%	Contract duration	Varies with market conditions such as option costs or other factors.
3	Minimum Monthly Cap	0.50%	5%	1.25%	Contract duration	Varies with market conditions such as option costs or other factors.
3	Maximum Annual Spread	5%	20%	8%	Contract duration	Varies with market conditions such as option costs or other factors.
3	Minimum Credited Rate	0.05%	N/A	2.5%	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	Minimum Surrender Amount	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
3	Partial Surrender Percentage	0%	20%	10%	Contract duration	Varies with market conditions and profitability concerns.
3	Duplicate Contract Fee	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.

**Statement of Variability**  
**Allianz Life Insurance Company of North America**  
**Contract Form C52575, Contract Schedule Form CS52575-GMV**

Page #	Variable	Minimum	Maximum	Current	Effective	Comments
3	Guaranteed Interest Rate for Annuity Payments	0.5%	4%	1%	Contract duration	Varies with market conditions such as interest rates or other factors.
3	Minimum Annuity Payment	\$1	\$240	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
3A	Index Allocation	N/A	N/A	<ul style="list-style-type: none"> <li>• S&amp;P 500</li> <li>• Nasdaq-100</li> <li>• Blended Index</li> <li>• EURO STOXX 50</li> </ul>	Contract duration unless the index is discontinued or changed substantially	The name of the index is left variable due to consumer choice. (Any changes to the index will be submitted to the Department for approval prior to use.)
3A	Crediting Method	N/A	N/A	<ul style="list-style-type: none"> <li>• Annual Point-to-Point</li> <li>• Monthly Sum</li> <li>• Monthly Average</li> </ul>	Contract duration unless the index is discontinued or change substantially	The crediting method is left variable due to consumer choice.
3A, 3B	Participation Rate	10%	200%	100%	Contract duration	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.
3A, 3B	Cap: Current Cap	Minimum Cap	100%	Specific to each Index Allocation	Initial Guarantee Period	Varies with market conditions such as option costs or other factors. Future caps are guaranteed for a contract year and reported in the Annual Report.
3A, 3B	Cap: Initial Guarantee Period	First contract year	First 10 contract years	First contract year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A, 3B	Annual Spread: Current Spread	0%	Maximum Annual Spread	Specific to each Index Allocation	Initial Guarantee Period	Varies with market conditions such as option costs or other factors. Future caps are guaranteed for a contract year and reported in the Annual Report.
3A, 3B	Annual Spread: Initial Guarantee Period	First contract year	First 10 contract years	First contract year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.

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Page #	Variable	Minimum	Maximum	Current	Effective	Comments
3B	Blended Index Allocation: Indexes	N/A	N/A	<ul style="list-style-type: none"> <li>• Dow Jones Industrial Average</li> <li>• EURO STOXX 50</li> <li>• Barclays Capital U.S. Aggregate</li> <li>• Russell 2000</li> </ul>	Contract duration unless the index(es) is discontinued or changed substantially	Variable to allow for changes in the event of discontinuation or substantial change of a component index. Changes to the indexes will be submitted to the Department for approval prior to use.
3B	Blended Index Allocation: Weights	<ul style="list-style-type: none"> <li>• 5%</li> <li>• 5%</li> <li>• 5%</li> <li>• 5%</li> </ul>	<ul style="list-style-type: none"> <li>• 95%</li> <li>• 95%</li> <li>• 95%</li> <li>• 95%</li> </ul>	<ul style="list-style-type: none"> <li>• 35%</li> <li>• 20%</li> <li>• 35%</li> <li>• 10%</li> </ul>	Contract duration	Varies with market conditions such as option costs or other factors. Will only change for new issues.
3B	Fixed/Interim Interest Allocations: Current Credited Rate	Minimum Credited Rate	N/A	2.5%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3B	Fixed/Interim Interest Allocations: Initial Guarantee Period	First contract year	First 10 contract years	First contract year	Contract duration	Varies with market conditions such as option costs.
3C	Index Disclaimer	N/A	N/A	N/A	Contract duration	Text will only change if required due to our agreements with the index/corporations.
3D	Purchase Rate Mortality Table/Basis of Values	N/A	N/A	Annuity 2000	Contract duration	Varies to allow for future possible generally accepted mortality tables.
3D	Guaranteed Purchase Rate Tables: Rates	N/A	N/A	As shown in filed contract	Contract duration	Varies with changes in Guaranteed Interest Rates and Mortality Table.

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Contract holder specific variable information such as name, dates, etc., is not detailed below.  
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.

Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3	Interim Interest Allocation: Current Credited Rate	0.05%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	Interim Interest Allocation: guaranteed Current Credited Rate	0.05%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	Guaranteed Minimum Value (GMV) Premium Factor	87.5%	100%	8.75%	Contract duration	Varies with market conditions and profitability concerns.
3	GMV Interest Rate for Index Allocations	1%	10%	2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter	Contract duration	<p>The GMV interest rate for index allocations will never be less than the SNFL minimum, which is a) minus b) minus c), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</li> <li>b) is 125 basis points</li> <li>c) is the equity index offset</li> </ul> <ul style="list-style-type: none"> <li>• The equity index offset is the lesser of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.</li> <li>• The SNFL minimum is rounded to the nearest 5 basis points</li> <li>• The SNFL minimum is never lower than 1%</li> <li>• The SNFL minimum is never greater than 3%</li> </ul> <p>During the first 10 Contract Years, the GMV Rate may be set higher than the SNFL minimum if necessary to ensure compliance with the prospective test.</p> <p>A change in the GMV interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</p> <p>*Example, the GMV interest rate for November contract issues is based on the average daily closing values in the month of September.</p>

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Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3	GMV Interest Rate for Interest Allocations	1%	10%	2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter	Contract duration	<p>*The GMV interest rate for interest allocations will never be less than the SNFL minimum, which is a) minus b), where:</p> <p>a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</p> <p>b) is 125 basis points</p> <ul style="list-style-type: none"> <li>The SNFL minimum is rounded to the nearest 5 basis points</li> <li>The SNFL minimum is never lower than 1%</li> <li>The SNFL minimum is never greater than 3%</li> </ul> <p>During the first 10 Contract Years, the GMV Rate may be set greater than the SNFL minimum if necessary to ensure compliance with the prospective test.</p> <p>A change in the GMV interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</p> <p>*Example, the GMV interest rate for November contract issues is based on the average daily closing values in the month of September.</p>
3, 3D	Guaranteed Interest Rate for Annuity Payments	0.5%	4%	1%	Contract duration	Varies with market conditions such as interest rates or other factors
3A	Index Allocation	N/A	N/A	S&P 500 NASDAQ-100 FTSE 100 Blended Allocation	Contract duration unless the index is discontinued or changed substantially	The name of the index is left variable due to consumer choice. (Changes to the index will be submitted to Department for approval prior to use.)
	Crediting Method	N/A	N/A	Annual Point-to-Point Monthly Sum Monthly Average	Contract duration unless the index is discontinued or changed substantially.	The crediting method is left variable due to consumer choice.
3A	Participation Rate	10%	200%	100%	Contract duration	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.
3A	Cap: Current Cap	Guaranteed Cap	100%	Specific to each Index Allocation	Initial Guarantee Period	Varies with market conditions such as option costs or other factors. Future caps are guaranteed for a contract year and reported in the Annual Report.

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Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3A	Cap: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Cap: Guaranteed Annual Cap	1.0%	10%	3%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Cap: Guaranteed Monthly Cap	0.50%	5%	1.25%	Contract duration	Varies with market conditions such as options costs or other factors. May be specific to each Index Allocation.
3A	Annual Spread: Current Spread	0%	Guaranteed Annual Spread	Specific to each Index Allocation	Initial Guaranteed Period	Varies with market conditions such as option costs or other factors. Future spreads are guaranteed for a contract year and reported in the Annual Report.
3A	Annual Spread: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Spread: Guaranteed Annual Spread	3%	20%	8%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3B	Blended Index Allocation: Indexes	N/A	N/A	Dow Jones Industrials Barclays Capital U.S. Aggregate FTSE 100 Russell 2000	Contract duration unless the index(es) is discontinued or changed substantially	Variable to allow for changes in the event of discontinuation or substantial change of a component index. Changes to the indexes will be submitted to the Department for approval prior to use.
3B	Blended Index Allocation: Weights	N/A	N/A	35% 35% 20% 10%	Contract duration	Varies with market conditions such as option costs or other factors. Will only change for new issues.
3B	Fixed Interest Allocation: Current Credited Rate	0.05%	N/A	1.5%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3B	Fixed Interest Allocation: guaranteed Current Credited Rate	0.05%	N/A	1.5%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3D, 8	Purchase Rate Mortality Table / Basis of Values	N/A	N/A	Annuity 2000	Contract duration	Varies to allow for future possible generally accepted mortality tables
3D,3E	Guaranteed Purchase Rate Tables: Rates	N/A	N/A	As shown in filed contract	Contract duration	Varies with changes in Guaranteed Interest Rates and Mortality Table
4	Additional Premium Period	1 year	50 years	3 years	Contract duration	Varies with market conditions and profitability concerns

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4	Additional Premium Minimum Limitation	\$0	\$100	\$25	Contract duration	Varies with market conditions and administrative efficiencies
4	Additional Premium Cumulative Limitation	\$1,000	\$100,000	\$25,000	Contract duration	Varies with market conditions and profitability concerns.
4	Notification Period for changing Premium Allocation Percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
4	Notification Period for changing Reallocation Percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
9	Surrender Minimum Limitation	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
9	Cumulative Partial Surrender Maximum Amount within a Contract Year	0%	20%	10%	Contract duration	Varies with market conditions and profitability concerns.
10	Minimum Annuity Payment	\$1	\$500	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
14	Duplicate Contract Fee	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.

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Contract holder specific variable information such as name, dates, etc., is not detailed below.  
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.

Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3	Premium Bonus Percentage	1%	20%	5%	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3, 4	Premium Bonus Percentage Period	0 year	50 years	5 years	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	Interim Interest Allocation: Current Credited Rate	0.05%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	Interim Interest Allocation: guaranteed Current Credited Rate	0.05%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	Guaranteed Minimum Value (GMV) Premium Factor	87.5%	100%	87.5%	Contract duration	Varies with market conditions and profitability concerns.

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3	GMV Interest Rate for Index Allocations	1%	10%	2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter	Contract duration	<p>The GMV interest rate for index allocations will never be less than the SNFL minimum, which is a) minus b) minus c), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</li> <li>b) is 125 basis points</li> <li>c) is the equity index offset</li> </ul> <ul style="list-style-type: none"> <li>• The equity index offset is the lesser of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.</li> <li>• The SNFL minimum is rounded to the nearest 5 basis points</li> <li>• The SNFL minimum is never lower than 1%</li> <li>• The SNFL minimum is never greater than 3%</li> </ul> <p>During the first 10 Contract Years, the GMV Rate may be set higher than the SNFL minimum if necessary to ensure compliance with the prospective test.</p> <p>A change in the GMV interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</p> <p>*Example, the GMV interest rate for November contract issues is based on the average daily closing values in the month of September.</p>
3	GMV Interest Rate for Interest Allocations	1%	10%	2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter	Contract duration	<p>*The GMV interest rate for interest allocations will never be less than the SNFL minimum, which is a) minus b), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</li> <li>b) is 125 basis points</li> </ul> <ul style="list-style-type: none"> <li>• The SNFL minimum is rounded to the nearest 5 basis points</li> <li>• The SNFL minimum is never lower than 1%</li> <li>• The SNFL minimum is never greater than 3%</li> </ul> <p>During the first 10 Contract Years, the GMV Rate may be set greater than the SNFL minimum if necessary to ensure compliance with the prospective test.</p> <p>A change in the GMV interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</p> <p>*Example, the GMV interest rate for November contract issues is based on the average daily closing values in the month of September.</p>

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3, 3D	Guaranteed Interest Rate for Annuity Payments	0.5%	4%	1%	Contract duration	Varies with market conditions such as interest rates or other factors
3A	Index Allocation	N/A	N/A	S&P 500 NASDAQ-100 FTSE 100 Blended Allocation	Contract duration unless the index is discontinued or changed substantially	The name of the index is left variable due to consumer choice. (Changes to the index will be submitted to Department for approval prior to use.)
3A	Crediting Method	N/A	N/A	Annual Point-to-Point Monthly Sum Monthly Average	Contract duration unless the index is discontinued or changed substantially	The crediting method is left variable due to consumer choice.
3A	Participation Rate	10%	200%	100%	Contract duration	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.
3A	Cap: Current Cap	Guaranteed Cap	100%	Specific to each Index Allocation	Initial Guarantee Period	Varies with market conditions such as option costs or other factors. Future caps are guaranteed for a contract year and reported in the Annual Report.
3A	Cap: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Cap: Guaranteed Annual Cap	1.0%	10%	3%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Cap: Guaranteed Monthly Cap	0.50%	5%	1.25%	Contract duration	Varies with market conditions such as options costs or other factors. May be specific to each Index Allocation.
3A	Annual Spread: Current Spread	0%	Guaranteed Annual Spread	Specific to each Index Allocation	Initial Guaranteed Period	Varies with market conditions such as option costs or other factors. Future spreads are guaranteed for a contract year and reported in the Annual Report.
3A	Annual Spread: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Spread: Guaranteed Annual Spread	3%	20%	8%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.

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3B	Blended Index Allocation: Indexes	N/A	N/A	Dow Jones Industrials Barclays Capital U.S. Aggregate FTSE 100 Russell 2000	Contract duration unless the index(es) is discontinued or changed substantially	Variable to allow for changes in the event of discontinuation or substantial change of a component index. Changes to the indexes will be submitted to the Department for approval prior to use.
3B	Blended Index Allocation: Weights	N/A	N/A	35% 35% 20% 10%	Contract duration	Varies with market conditions such as option costs or other factors. Will only change for new issues.
3B	Fixed Interest Allocation: Current Credited Rate	0.05%	N/A	1.5%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3B	Fixed Interest Allocation: guaranteed Current Credited Rate	0.05%	N/A	1.5%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3D, 8	Purchase Rate Mortality Table / Basis of Values	N/A	N/A	Annuity 2000	Contract duration	Varies to allow for future possible generally accepted mortality tables
3D,3E	Guaranteed Purchase Rate Tables: Rates	N/A	N/A	As shown in filed contract	Contract duration	Varies with changes in Guaranteed Interest Rates and Mortality Table
3E	Income Withdrawal Rider: Annual Rider Charge	0%	2%	0.40%	Contract duration	Varies with market conditions and profitability concerns
3E	Eligible Ages for Income Withdrawals	N/A	N/A	60-90	Contract duration	Varies with market conditions and profitability concerns
3E	Annual Withdrawal Percentage Table: Age Bands if Single Life Withdrawal Option	N/A	N/A	60-69 70-79 80-90	Contract duration	Varies with market conditions and profitability concerns
3E	Annual Withdrawal Percentage Table: Withdrawal % if Single Life Withdrawal Option	N/A	N/A	5% 6% 7%	Contract duration	Varies with market conditions and profitability concerns
3E	Annual Withdrawal Percentage Table: Age Bands if Joint Life Withdrawal Option	N/A	N/A	60-69 70-79 80-90	Contract duration	Varies with market conditions and profitability concerns
3E	Annual Withdrawal Percentage Table: Withdrawal % if Joint Life Withdrawal Option	N/A	N/A	4.5% 5.5% 6.5%	Contract duration	Varies with market conditions and profitability concerns

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3E	Treasury Benchmark Rate	0.5%	N/A	5%	Contract duration	Varies with market conditions such as interest rates or other factors
3E	Minimum Income Withdrawal payment	\$1	\$500	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
3E	Income Withdrawal Inflation Rider: Annual Rider Charge	0%	2%	0.15%	Contract duration	Varies with market conditions and profitability concerns
4	Additional Premium Period	1 year	50 years	5 years	Contract duration	Varies with market conditions and profitability concerns
4	Additional Premium Minimum Limitation	\$0	\$100	\$25	Contract duration	Varies with market conditions and administrative efficiencies
4	Additional Premium Cumulative Limitation	\$1,000	\$100,000	\$25,000	Contract duration	Varies with market conditions and profitability concerns.
4	Notification Period for changing Premium Allocation Percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
4	Notification Period for changing Reallocation Percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
9	Surrender Minimum Limitation	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
9	Cumulative Partial Surrender Maximum Amount within a Contract Year	0%	20%	10%	Contract duration	Varies with market conditions and profitability concerns.
10	Minimum Annuity Payment	\$1	\$500	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
14	Duplicate Contract Fee	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.

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Contract holder specific variable information such as name, dates, etc., is not detailed below.  
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<b>Page</b>	<b>Variable</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Current</b>	<b>Effective</b>	<b>Rationale</b>
3	Enhanced Withdrawal Benefit Bonus Percentage	1%	25%	15%	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	Enhanced Withdrawal Benefit Bonus Time Period	1 year	50 years	3 years	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	Enhanced Interest Factor	100%	200%	110%	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	Interim Interest Allocation: Current Credited Rate	0.05%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	Interim Interest Allocation: guaranteed Current Credited Rate	0.05%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	Guaranteed Minimum Value (GMV) Premium Factor	87.5%	100%	87.5%	Contract duration	Varies with market conditions and profitability concerns.

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Page	Variable	Minimum	Maximum	Current	Effective	Rationale
3	GMV Interest Rate: for any Index Allocation	1%	10%	2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter	Contract duration	<p>The GMV interest rate for index allocations will never be less than the SNFL minimum, which is a) minus b) minus c), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</li> <li>b) is 125 basis points</li> <li>c) is the equity index offset</li> </ul> <ul style="list-style-type: none"> <li>• The equity index offset is the lesser of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.</li> <li>• The SNFL minimum is rounded to the nearest 5 basis points</li> <li>• The SNFL minimum is never lower than 1%</li> <li>• The SNFL minimum is never greater than 3%</li> </ul> <p>During the first 10 Contract Years, the GMV Rate may be set higher than the SNFL minimum if necessary to ensure compliance with the prospective test.</p> <p>A change in the GMV interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</p> <p>*Example, the GMV interest rate for November contract issues is based on the average daily closing values in the month of September.</p>

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Page	Variable	Minimum	Maximum	Current	Effective	Rationale
3	Guaranteed Minimum Value – Interest Rate for Interest Allocations	1%	10%	2.25% guaranteed for the first 10 Contract Years, 1% guaranteed thereafter	Contract duration	<p>*The GMV interest rate for interest allocations will never be less than the SNFL minimum, which is a) minus b), where:</p> <ul style="list-style-type: none"> <li>a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</li> <li>b) is 125 basis points</li> </ul> <ul style="list-style-type: none"> <li>• The SNFL minimum is rounded to the nearest 5 basis points</li> <li>• The SNFL minimum is never lower than 1%</li> <li>• The SNFL minimum is never greater than 3%</li> </ul> <p>During the first 10 Contract Years, the GMV Rate may be set greater than the SNFL minimum if necessary to ensure compliance with the prospective test.</p> <p>A change in the GMV interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</p> <p>*Example, the GMV interest rate for November contract issues is based on the average daily closing values in the month of September.</p>
3, 3D	Guaranteed Interest Rate for Annuity Payments	0.5%	4%	1%	Contract duration	Varies with market conditions such as interest rates or other factors
3	Lifetime Withdrawal Annual Withdrawal Percentage Table: Age Bands if single exercise	N/A	N/A	60-69 70-79 80-90	Contract duration	Varies with market conditions and profitability concerns
3	Lifetime Withdrawal Annual Withdrawal Percentage Table: banded Annual Withdrawal Percentage if single exercise	N/A	N/A	5% 6% 7%	Contract duration	Varies with market conditions and profitability concerns
3	Lifetime Withdrawal Annual Withdrawal Percentage Table: Age Bands (Younger Owner) if joint exercise	N/A	N/A	60-69 70-79 80-90	Contract duration	Varies with market conditions and profitability concerns

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Page	Variable	Minimum	Maximum	Current	Effective	Rationale
3	Lifetime Withdrawal Annual Withdrawal Percentage Table: banded Annual Withdrawal Percentage if joint exercise	N/A	N/A	4.5% 5.5% 6.5%	Contract duration	Varies with market conditions and profitability concerns
3A	Index Allocation	N/A	N/A	<ul style="list-style-type: none"> <li>•S&amp;P 500</li> <li>•NASDAQ-100</li> <li>•FTSE 100</li> <li>•Blended Index</li> </ul>	Contract duration unless the index is discontinued or changed substantially	The name of the index is left variable due to consumer choice. (Changes to the index will be submitted to Department for approval prior to use.)
3A	Crediting Method	N/A	N/A	<ul style="list-style-type: none"> <li>•Annual Point-to-Point</li> <li>•Monthly Sum</li> <li>•Monthly Average</li> </ul>	Contract duration unless the index is discontinued or changed substantially.	The crediting method is left variable due to consumer choice.
3A	Participation Rate	10%	200%	100%	Contract duration	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.
3A	Cap: Current Cap	Guaranteed Cap	100%	Specific to each Index Allocation	Initial Guarantee Period	Varies with market conditions such as option costs or other factors. Future caps are guaranteed for a contract year and reported in the Annual Report.
3A	Cap: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Cap: Guaranteed Annual Cap	1.0%	10%	3%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Cap: Guaranteed Monthly Cap	0.50%	5%	1.25%	Contract duration	Varies with market conditions such as options costs or other factors. May be specific to each Index Allocation.
3A	Annual Spread: Initial Spread	0%	Guaranteed Annual Spread	Specific to each Index Allocation	Initial Guaranteed Period	Varies with market conditions such as option costs or other factors. Future spreads are guaranteed for a contract year and reported in the Annual Report.
3A	Annual Spread: Current Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Annual Spread: Guaranteed Annual Spread	3%	20%	8%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.

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**Rider Form R50951, Rider Form R91008**

Page	Variable	Minimum	Maximum	Current	Effective	Rationale
3B	Blended Index Allocation: Indexes	N/A	N/A	<ul style="list-style-type: none"> <li>• Dow Jones Industrial Average</li> <li>• EURO STOXX 50</li> <li>• Barclays Capital U.S. Aggregate Bond Index</li> <li>• Russell 2000</li> </ul>	Contract duration unless the index(es) is discontinued or changed substantially	Variable to allow for changes in the event of discontinuation or substantial change of a component index. Changes to the indexes will be submitted to the Department for approval prior to use.
3B	Blended Index Allocation: Weights	N/A	N/A	<ul style="list-style-type: none"> <li>• 35%</li> <li>• 20%</li> <li>• 35%</li> <li>• 10%</li> </ul>	Contract duration	Varies with market conditions such as option costs or other factors. Will only change for new issues.
3B	Interest Allocation: Current Credited Rate	0.05%	N/A	1.5%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	Interim Interest Allocation: guaranteed Current Credited Rate	0.05%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3B	Interest Allocation: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as interest rates or other factors.
3D, 9	Purchase Rate Mortality Table / Basis of Values	N/A	N/A	Annuity 2000	Contract duration	Varies to allow for future possible generally accepted mortality tables
3D,3E	Guaranteed Purchase Rate Tables: Rates	N/A	N/A	As shown in filed contract	Contract duration	Varies with changes in Guaranteed Interest Rates and Mortality Table
4, 7	Premium Limitation – Allowable Period	1 year	50 years	3 years	Contract duration	Varies with market conditions and profitability concerns
4	Premium Limitation – Additional Premium minimum	\$0	\$100	\$25	Contract duration	Varies with market conditions and administrative efficiencies
4	Premium Limitation – Additional Premium Cumulative limit	\$1,000	\$100,000	\$25,000	Contract duration	Varies with market conditions and profitability concerns.
4	Notification Period for changing Premium allocation percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
4	Notification Period for changing reallocation percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.

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Page	Variable	Minimum	Maximum	Current	Effective	Rationale
10	Partial Surrender – Penalty-Free Partial Surrender Annual Limit Percentage	0%	20%	10%	Contract duration	Varies with market conditions, penalty free partial surrenders subject to constraints.
11	Enhanced Withdrawals: earliest election year	eighth	eleventh	eleventh	Contract duration	Varies with market conditions and profitability concerns.
11	Notification Period for selecting an Enhanced Withdrawal Option.	1 day	60 days	30 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
12, 13	Minimum Enhanced Withdrawal Payment	\$1	\$500	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
12	Notification Period for stopping Scheduled Withdrawal Payments	1 day	60 days	30 days before scheduled payment	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
12	Initial Maximum Scheduled Withdrawal	0%	20%	10%	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
12, 13	Notification Period for changing an Enhanced Withdrawal Option.	1 day	60 days	30 days before a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
14	Minimum Annuity Payment	\$1	\$500	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
17	Duplicate Contract – Fee	\$0	\$100	\$25	Contract duration	Varies with market conditions and administrative efficiencies

Allianz Life Insurance Company  
of North America

**Martin Kline, FSA, MAAA**  
Senior Director Actuary

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CS51233-GMV  
CS51261-GMV  
CS52575-GMV  
CS59951-GMV

**Allianz Life Insurance Company of North America** hereby certifies that the policy forms listed below are in compliance with all of the requirements of Actuarial Guidelines 35 or 36, as appropriate.

External-indexed contracts will be addressed separately in the Actuarial Memorandum and the asset adequacy analysis. Assets supporting these products and the associated reserves will be separately identified in this analysis.

The Company had designed a hedging program to manage the risks inherent in this product. Documentation of the hedging program along with the ongoing results of the hedge effectiveness will be maintained by the Company.

Additionally, the Actuarial Guideline 35 Reserve Certification which confirms that the assumptions within the reserve computation have been reasonably and consistently applied will be filed with each statutory financial statement.

A handwritten signature in black ink, appearing to read "Martin Kline", with a stylized, cursive script.

Martin Kline, FSA, MAAA  
Senior Director Actuary  
Allianz Life Insurance Company of North America  
9/24/2010